

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

LAW OFFICES OF LEE M. PERLMAN  
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Case No.: 18-32212 ABA  
Chapter: 13  
Judge: ABA

In Re:  
Imo Etuk

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor,  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.
- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.
- ☒ Certification of Default filed by \_\_\_\_\_ NewRez  
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached.
- ☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

- ☒ Other (explain your answer):

I made a payment on 10/10/23 of \$1,400.00 toward my arrears. I request a monthly payment plan for the rest of my arrears.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/10/2023

/s/ Imo Etuk  
Debtor's Signature